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February 10, 2009

Honorable Robert D. Drain
United States Bankruptcy Court for the Southern District of NY
One Bowling Green, Room 610
New York, New York 10004

Dear Judge Drain

I am 63, a Viet Nam veteran who just retired from Delphi on Dec.1st, 2008 after 40yrs., of dedicated service. When I was presented the opportunity to retire, my wife and I relentlessly reviewed our debt obligations and opted to accept Delphi's offer based on the retirement presentation on healthcare costs and life insurance costs. If the motion being presented for your disposition on Feb 24th is accepted, we will be forced to make extensive life changing decisions that could include the sale of our home. My wife required surgery (MD Anderson in Houston), during the fall of 2007 and as of today, she is cancer free. So protection of affordable health care is extremely important to the legions (15,000) of Delphi retirees. As retirees, our income is static and we now find our families are vulnerable and defenseless to these crushing global economics. My pension check of \$2993.31 won't be enough to absorb the least expensive health care program offered by Delphi (\$780) and this does not include the costs of life insurance.

I know that your court will be hearing about Delphi's current business environment but Delphi's business is global and huge fortunes are available to them in China or other off shore locations which are segregated by separate financial systems.

I am suggesting that Delphi's health-care and insurances be allowed to continue until the retirees can be included into the Medicare system. That Delphi be directed to continue to honor its promises and obligations to those of us who have worked so hard for Delphi's successes.

Your Honor, I had set aside my above thoughts for (5) days to cool my seething disappointment in Delphi's reckless abandonment of those who have shouldered the huge loads that built Delphi. Hopefully, if there is anyone who will be present to represent Delphi's retirees, they will challenge this aggressive actions by covering some details:

- A. Why wasn't everyone (current employees and retirees) been asked to pay a larger % rather than completely eliminating coverage for 15,000 retirees? Is it because we don't have a voice?
- B. GM and Delphi are engaged in private discussions about GM taking back the critical pieces of Delphi which GM can not do with-out. This would infuse a huge amount of monies into Delphi. Why not delay this decision to hurt so many until these talks can be brought to a resolution?
- C. After Delphi emerges from bankruptcy, Delphi will re-issue new stock and a new IPO will offer huge income. And after this emergence, the (new and extremely lean) Delphi will be a world leader in automotive components. To retain their workforce, they will be **forced** to provide health care and insurances.

Sincerely, J. (Fred) Anderson